

I CLAIM:

1. A processing system for processing a secure purchase order between a purchaser and a merchant across a public network, the processing system comprising:

a purchaser account database for storing therein purchaser account information for each purchaser, the purchaser account information including at least a purchaser identifier for identifying a particular purchaser and delivery data associated with said purchaser identifier, said delivery data including at least one delivery address of said purchaser for fulfillment of the purchase order;

a disabler for monitoring the status of the purchaser account information and disabling the purchaser account information in response to a monitored change in the purchaser account information; and

a processor for receiving the purchase order from said public network, said purchase order including said purchaser identifier and causing said delivery data associated with the purchaser identifier to be communicated to said merchant.

2. The processing system of claim 1, wherein said delivery address is a physical address.

3. The processing system of claim 1, wherein said delivery address is an electronic address.

4. The processing system of claim 3, wherein said electronic address is an e-mail address.

5. The processing system of claim 1, wherein only one delivery address for a particular type of address is associated with the purchaser identifier.

6. The processing system of claim 1, wherein the disabler disables said purchaser identifier for a particular purchaser when either the purchaser identifier or the delivery data is altered.

7. The processing system of claim 1, wherein said purchaser account information further comprises payment data associated with said purchaser identifier and containing data for facilitating payment of said purchase orders.

8. The processing system of claim 1, further comprising a securitizer disposed between a secure network and the public network; and

the secure network including the purchaser account database and the processor, and said securitizer preventing unauthorized access to said secure network.

9. The processing system of claim 8, wherein the disabler is operatively connected to said securitizer and said purchaser account information, said securitizer monitoring said processing system and determining if any alterations to said delivery data are being attempted and outputting a trigger to the disabler if said alterations are attempted, and the disabler disabling the particular purchase account information in response to the trigger.

10. The system of claim 9, wherein the disabler invalidates the purchaser identifier in response to the trigger.

11. A processing system for processing a secure purchase order between a purchaser and a merchant across a public network, the processing system comprising:

a purchaser account database for storing therein purchaser account information for each purchaser, the purchaser account information including at least one of a purchaser identifier for identifying a particular purchaser and delivery data associated with said purchaser identifier and containing a delivery address of said purchaser for fulfillment of the purchase order;

a disabler programmed to disable the purchaser account database;

a processor for receiving the purchase order from said public network, said purchase order including said purchaser identifier and causing said delivery data associated with the purchaser identifier to be communicated to said merchant; and

a securitizer disposed between a secure network and the public network, the secure network including the purchaser account database and the processor, said securitizer preventing unauthorized access to said secure network and wherein the disabler is operatively connected to said securitizer and said purchaser account information, said securitizer monitoring said processing system and determining if any alterations to said delivery data are being attempted and outputting a trigger to the disabler if said alterations are attempted, and the disabler disabling the particular purchaser identifier in response to the trigger.

11 ~~12.~~ The processing system of claim 1, wherein the public network is the mail and the merchant is a catalog company.

12 ~~13.~~ The processing system of claim 1, wherein the merchant is a utility company.

14. A transaction processing service for facilitating the processing of a secure purchase order between a purchaser and a merchant across a public network, the processing service comprising:

a processing system, including:

a purchaser account database for storing therein purchaser account information for each purchaser, the purchaser account information including at least one of a purchaser identifier for identifying a particular purchaser and delivery data associated with said purchaser identifier and containing a delivery address of said purchaser for fulfillment of the purchase order;

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a disabler for monitoring the status of the purchaser account database and disabling the purchaser account database in response to a monitored change in the purchaser account information; and

a processor for receiving the purchase order from said public network, said purchase order including said purchaser identifier and causing said delivery data associated with the purchaser identifier to be communicated to said merchant.

14 15. The transaction processing service of claim *13* 14, wherein said service is operated by a credit card company.

15 16. The transaction processing service of claim *13* 14, wherein said service is operated by a financial institution.

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17. A method of facilitating secure transactions between purchasers and merchants across a public network, comprising the steps of:

issuing a purchaser identifier for identifying particular purchasers;

storing purchaser account information on a storage device, the purchaser account information including at least the purchaser identifier and delivery data associated with the purchaser identifier on a processing system connected to the public network;

monitoring the storage device to determine the status of the purchaser account information;

disabling the storage device if the status of the purchaser account information has changed;

receiving a purchase order at the processing system to purchase a product along with the purchaser identifier; and

a3 *and*
communicating only the delivery data for the purchaser identified by the purchaser identifier to the merchant.

18. The method of claim 17, further comprising the steps of:

storing purchasing data associated with a respective purchaser identifier corresponding to an ability to pay and method of payment for said particular purchaser;

determining whether said particular purchaser can pay for said product; and

if said purchaser is capable of paying, transferring payment to said merchant in accordance with said method of payment.

18 19. The method of claim *18* 17, further comprising the step of invalidating the purchaser identifier if said delivery data is altered.

Sup 4 20. A method of facilitating secure transactions between purchasers and merchants across a public network, comprising the steps of:

selecting a product offered for sale by a merchant, the product being associated with a product identifier;

inputting a purchaser identifier into a purchaser device, the purchaser identifier corresponding to a delivery address stored on a processing system, and the processing system having a disabler for invalidating the purchaser identifier in response to any attempted changes to the delivery address;

communicating a purchase order for the product including the product identifier and the purchaser identifier to the processing system;

processing the purchase order; and

upon the purchase order being processed, communicating only the delivery address corresponding to the purchaser identifier to the merchant.

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